

EXHIBIT 1B

ALFA SOURCE SYSTEM DATA CONVERSION DECISIONS Schedule B.2
(as of 4/20/02)

ALFA SOURCE SYSTEM NAME	ALFA SOURCE SYSTEM DESCRIPTION	ALFA SOURCE SYSTEM TYPE	ALFA SOURCE SYSTEM STATUS	ALFA SOURCE SYSTEM COMMENTS	ALFA SOURCE SYSTEM ACTION	ALFA SOURCE SYSTEM DATE
86	Plan	AS/400 db	91 recs but old plans not there	Updated through screens. No mechanical conversion. ACG to provide spreadsheet to facilitate conversion. (include which plans in any need to lock rates on policies) 91 recs but old plans not there	1) Do not convert the information in this file into Ingenium.	BT 2/12/02
97	Rider	AS/400 db	230	No Mechanical conversion. Controls what coverages are available. use mainframe file - more comprehensive	1) Do not convert the information in this file into Ingenium.	BT 2/12/02
98	Bank File	AS/400 db			1) Do not convert the information in this file into Ingenium.	BT 2/12/02
99	Tax Reporting	AS/400 db		will not use Ingenium Tax reporting - will not load USTX recs check journal - outstanding, paid, voided, etc - load to CHTX Ingenium table	1) Do not convert the information in this file into Ingenium.	BT 2/12/02
100	LPACCKJN	AS/400 db	207,014			BT 2/12/02
101	LPACMSTR	AS/400 db	12,873,181	accounting master - will need account number translation table to load - see Ingenium tables (ACTX, CMTX, MVTX) below include 2 full years plus current year. (2 entries per unit per policy) Convert some of this data to POLH7 - probably 77 recs (no policy level commission data). Get recommendations from Solcorp BA.		BT 2/12/02
102	LPACREF	AS/400 db	12,000,000	may go to description in ACTX in Ingenium - extension of ACMSTR - description of accounting entry estimated count - close to LPACMSTR (~12 million) ACREF1 to ACCT_DSC_TXT and truncate extra characters		BT 2/12/02
103	LPACSOET	AS/400 db	7,937	Accounts Payable detail file	1) Do not convert the information in this file into Ingenium.	BT 2/12/02
104	LPACSCHD	AS/400 db	7,937	Accounts Payable schedule (control) - contains check amount	1) Do not convert the information in this file into Ingenium.	BT 2/12/02
105	LPADBENEF	AS/400 db	200,586	beneficiaries - only maintained in CFO as payments are made - not reliable data Becky to check on non-trust. Answer - All data should be converted. Original decision was to not convert this data? Not valid data - no reason to convert. No electronic record.	1) Do not convert the information in this file into Ingenium.	SG 2/12/02
106	LPGLADDR	AS/400 db	368,565	client address		BT 2/12/02
107	LPADCLT	AS/400 db	1,070,898	client relationships		BT 2/12/02

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ID	CONVERSION	FILE NAME	FILE TYPE	FILE SIZE	FILE COUNT	FILE DESCRIPTION	FILE LOCATION	FILE STATUS	FILE DATE
108	LPCLCNTL	client control (master)	AS/400 db	396,025	24	client control (master)		BT	2/12/02
109	LPCLDGRPH	client demographics	AS/400 db	351,260	12	client demographics - may not be populated Need to confirm that this file has valid data Responses: Some fields may be populated with default or identical data		BT	2/12/02
110	LPNBQUES	answers to ap questions	AS/400 db	4,492,760	6 fields	answers to ap questions (at policy level now - would need to convert to client level for Ingenium)	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
111	LPCLAUDT	client changes - before / after image	AS/400 db	567,342	10 fields	client changes - before / after image - no place to convert to conversion credit - these are not purged, so may be high. Only offered for 12 mos	(1) Do not convert the information in this file into Ingenium. (1) Do not convert the information in this file into Ingenium.	BT	2/12/02
112	LPNBCONVR	conversion credit	AS/400 db	8,818	79	1) Where in Ingenium would conversion credit information be stored? 2) Is a mod required?	(1) Do not convert the information in this file into Ingenium. (1) Do not convert the information in this file into Ingenium.	BT	2/12/02
113	LPNBCCORRID	corridor factors only used for producing illustrations	AS/400 db	7,920	8 fields	corridor factors only used for producing illustrations	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
114	LPNBDCRT RM	Decreasing Term Schedule	AS/400 db	200	3 fields	used for decreasing term schedule pages	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
115	LPNBHOEND	home office endorsements	AS/400 db	122,488	9	home office endorsements		SG	2/12/02
116	LPNBINTRIS	interest rates	AS/400 db	147	20 fields	interest rates - small enough to do manually	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
117	LPNBMDFEE	Medical Cost File	AS/400 db	2,935	6	med fee - should be on mode list - related to ap ordering - tied to fixed prepay for doctor - nowhere to convert it now 2,935 total records; 1,187 non-zero fees Converted to a new field in new client table in Ingenium. BMD01 is mod.		SG	2/12/02
118	LPNBMBDET	MIB Detail Information	AS/400 db	122,384	12	MIB detail The Ingenium system does not translate MIB report information into meaningful verbiage but the AS/400 system does this. Will a mod be required? No mod will be required.		SG	2/12/02
119	LPNBMBIB	MIB Information	AS/400 db	281,273	11	MIB header or master		SG	2/12/02
120	LPADLAPSE	Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months	AS/400 db	9,541	7 fields	Mississippi replacement reg - nothing here that is not on policy rec - will not have a target field in Ingenium - rolling 12 months	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02

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ALFA Source Data v5.7

ADVANTAGE Consulting Group, Inc.
Data Conversion Specialists

ALFA SOURCE SYSTEM OF A CONVERSION DECISIONS SCHEDULE B.2
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121	LPNBCTAMD	Pending Amendments	AS/400 db	59,757	28	amendments	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
122	LPNBCEVEN	Pending Benefit	AS/400 db	2,328	27	benefit case imbedded in a coverage	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
123	LPNBQUINFO	Pending Contract Additional Info for Medical Questions	AS/400 db	138,697	11 fields	Questions from ap (at client level)	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
124	LPNBAGT	Pending Contract Agent	AS/400 db	108,999	11	agent attached to policy (could be multiple per policy) could be attached to contract or coverage	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
125	LPNBACTON	Pending Contract Action	AS/400 db	241,898	12	pending contract action diary - final disposition dates - used for days to underwrite report - Becky to research Run 'days to underwrite' report before conversion.	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
126	LPNBENEF	Pending Contract Beneficiary	AS/400 db	109,000	28 fields	beneficiaries - only maintained in CFO as payments are made - not reliable data Becky checking on non-trust count. Answer - all records should be converted. Original decision was to not convert this file?	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
127	LPNBCLT	Pending Contract Client	AS/400 db	287,122	17	client relationships - at least 3 per policy (ins, pol owner, payor)	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
128	LPNBCTRCT	Pending Contract file (policy master)	AS/400 db	2,000	61	Pending Contract file (policy master) almost all pending count - (eliminate reds & reissues) assume 2000 at conversion (now 2400 pending, 200 reissues) current count 2,492	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
129	LPNBCTREQ	Contract Requirements file	AS/400 db	268,691	25	New Business Contract Requirements file No notes from initial meetings. Should this information be converted into Ingenium? These might be at a client level or policy level?	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
130	LPNBCCOV	Coverage records - attached to contracts	AS/400 db	109,355	40	Coverage records - attached to contracts	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
131	LPNBINSDR	Pending Insured's Doctor Information	AS/400 db	289,994	11 fields	insured's doctor information	(1) Do not convert the information in this file into Ingenium.	CL	2/12/02
132	LPNBCTPRB	Contract Problems	AS/400 db	286,691	28 fields	contract problems - value of information does not justify conversion	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02
133	LPNBDETRQ	Pending Requirement Details	AS/400 db	119,594	6	blood & urine (detail requirements) definitely want to keep - would like to see at policy level but LABR stores results at a client level	(1) Do not convert the information in this file into Ingenium.	CL	2/12/02
134	LPNBPRMDSG	Premium Class Description	AS/400 db	246	11 fields	premium class description This information will be manually converted into the Ingenium RH table.	(1) Do not convert the information in this file into Ingenium.	BT	2/12/02

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ALFA Source System File Name	ALFA Source System File Type	ALFA Source System File Format	ALFA Source System File Size	ALFA Source System File Count	ALFA Source System File Description	ALFA Source System File Conversion Decision	ALFA Source System File Conversion Date
135 LPNBPRMKT	Premium Rates	AS/400 db	312,561	4	Comprehensive - use this file - feeds mainframe. Maintained manually. This will go into Ingenium Rate Load table. Rates not available for some old plans. (may be available in Cybertek files) ALFA plans to lock rates in Ingenium for these plans. Includes UL Target	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
136 LPNBSCHPG	Premium Schedule Page Values	AS/400 db	11,708 recs	7 fields	schedule page - factors used for sched & cost disclosures	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
137 LPNBPRMVL	Premium Volume File	AS/400 db	8,198 recs	39 fields	premium volume file - manually enter	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
138 LPNBSCURCHG	Surrender Charge Factors	AS/400 db	7 recs	8 fields	surrender charges - used for illustrations - manual or no conv	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
139 LPNBSCURU03	Surrender Charge Factors - (U03)	AS/400 db	600 recs	10 fields	surrender charges - used for illustrations - manual or no conv	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
140 LPADCOVBEN	Coverage Benefit File	AS/400 db	146,500	9	Benefit recs - attached to a coverage - one benefit that CFO doesn't carry is Accelerated Death Benefit - the XCD may be added based on criteria (volume at a given level, issue age range, etc.) unsure where this info will be held (plans) in 'other' field 146,500 - this number is adjusted from Vicki's spreadsheet - original number was 398,256 Does this file contain all coverages including XCD coverages? Can identify criteria to determine whether this coverage exists. It is on every term sheet policy with face amount greater than \$20,000. There is no premium for this benefit.	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02
141 LPNBSPCV	FPUL Cash Value File	AS/400 db	0	0	See LFCSHVL file on mainframe. Does this file need to be converted in addition to the mainframe file? No. Do these represent the guaranteed cash values?	(1) Do not convert the information in this file into Ingenium.	BT 2/12/02

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(US OI 427002)										
		Deferred Annuities - general		-900 policies, tax database -9,000 recs. Some in force since 1979 paying monthly (pac). Issued -1 per month for last two years.		IRAs - CFO could not handle product features - no Ingenium mode necessary, turbo Pascal programs written in 1988 with native database (turbo toolbox for index). Accounting done manually. :-4-6 products? less than ten products? (IRAs, TSA, HR-10, etc. no loans) plan type 1 - 1 contract, type 2 - 22 contracts, type 4 - admin fee assessed if and only if a payment during the year. Need to match last annual statement with values. Want to use Ingenium for new Annuity business. Plan to use adjusting entry for starting balance as of last anniversary and load all trs for partial year up to conversion date, instead of converting all history. 5488s handled by sending data to IRS system. Annual stims done on PC system. Clients will have to be added to AS/400 & converted from there. Files: policy, transaction & bank.	IRAs - see below			
142	policy.txt	Deferred Annuities - policy file	turbo toolbox	1,041	31	724 active policies				
143	transaction.txt	Deferred Annuities - transactions file	turbo toolbox	10,930	10	9,024 active records			price	
144		Deferred Annuities - Interest file		24	3 fields	Contains date and interest rate.			price	
145		Deferred Annuities - Lapse file		42	4 fields	Contains policy number and date.			BT	2/11/01
146		Deferred Annuities - Tax record		0	3 fields	Contains date and tax rate.			BT	2/11/01
147		Deferred Annuities - PAC file		41	5 fields	Contains policy number, bank numbers & withdrawal date.			BT	2/11/01
148		Deferred Annuities - bank file			6 fields	6 fields in this bank record. Bank information will be converted from LFBKFL on the mainframe.			BT	2/11/01
149		Supplementary Contracts		76 + 8 life annuities = 84 total		Monthly payments for 10 years or set amt per month until exhausted. No deposits on the 76, only pay out. Roll overs from IRAs or death claim proceeds payouts to beneficiaries. Convert these manually. Will not need to capture payment history prior to last anniversary on the 76. Set up issue date as the prior anniversary.			BT	2/11/01
150		Structured Settlement Annuity Contracts		68		Lump sum distributed in a stream (no Life Annuities) Convert these manually.			BT	2/11/01

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151	Group Life - source of conversion may be spreadsheet, or custom file especially for this purpose.	2,414		do want to convert (one of the first) (small face amounts) Was a spin off of old payroll system - disappeared with conversion to Peoplesoft. Don't know where to convert this data from - probably a spreadsheet with client, face amount & premium. Set up as list bill groups with one plan. (ART - same face amt (10,000) until retirement when it reduces to 5,000) Some clients are not on client file - will be added manually. Mechanically convert policies & clients. original estimate was ~1,700 employees and 3 groups Sandy Godwin to provide more detail on source for conversion as it becomes available. Response: Currently, the plan is for Alfa to convert the client data into our client database (that Advantage will be converting from) and provide a file containing the client number for each policy. The generic policy will need to be built for each of these clients. There are three different group bills associated with these. Also, some of the retired/disabled policies become part of a group bill when the insured reaches age 60. Alfa will provide this data. Vicki thinks that we will convert from a spreadsheet.	BT	2/1/01
152	Retirement	~70		term policy (large face amounts) Face amount of insurance changes each year. This just disappeared with Peoplesoft conversion. Probably will have data on Spreadsheet. Convert manually because of small volume. spreadsheet tracking. Ingenium has a status but little functionality. Handled manually now. Lincoln Underwriting System - AS/400 interfaces to the system and is viewed on AS/400. Everything except unmatched bloods & urines (new business has not arrived but have lab tests). No conversion. LUS is going away. Will use Clear Case & Ingenium in the future. Only used for jet issue.	1) Do not convert the information in this file into Ingenium. BT	2/1/01
153	Death Claims	~400 death claims per year			BT	2/1/01
154	LUS				1) Do not convert the information in this file into Ingenium. BT	2/1/01

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ALFA INGENIUM 6.3 TABLES CONVERSION DECISIONS Schedule B.3 (as of 2/20/02)

1	Policy/Coverage	POL	Base Policy Information	Company ID Policy ID	248	Conversion will come from several sources. It will come from CFO master, cancer master, a400, a PC system (DEFERRED ANN), and a spread sheet. The table contains the base policy information for the health and benefit policies. Pending before and terminated policies are all contained in this table and are identified by a status code.	FROMAST YTCCFO CHGNOT EXLPL ADDDP1 ADDDP2 NAAADR EIF-BASE UI-F-BASE AHMAST CANPLE LFSDRR LFRRNGR Del Annulles LFRPAST CANPEXT	BT	2/13/02
2	Policy/Coverage	POLC	Policy Client Information	Company ID Policy ID Relationship Type Client ID	10	1) Upon conversion, an Ingenium client will have to be established for each client encountered. There will be several duplicate clients created as a result of this process. The same person may be an insured on more than one policy, or also identified as a beneficiary, payer, agent, etc. on the same policy. 2) Will the criteria for combining clients will be developed later in the project. No	LFASNE LPADCLT Group Life	BT	2/13/02
3	Policy/Coverage	BENE	Beneficiary Information	Company ID Policy ID Sequence Number	14	1) In the Ingenium system, it is optional to create client table entries for a beneficiary, or just record the name in the BENE table entry. 2) Should client entries be created for beneficiaries? No 3) Are there records going to be converted mechanically? No		BT	2/13/02
4	Policy/Coverage	POLL	Policy Loan Information	Company ID Policy ID Policy Loan ID	16	Only the loans on active policies will be converted since loan information information on terminated cases is unreliable.	LONLEN	BT	2/13/02
5	Policy/Coverage	LHST	Policy Loan History Information	Company ID Policy ID Loan ID Loan Effective Date Loan Sequence Number	12	Only the loans on active policies will be converted since loan information information on terminated cases is unreliable.	LONLEN	BT	2/13/02
6	Policy/Coverage	POLN	Policy Notify Information	Company ID Policy ID Notify Date Sequence Number	10		CHGNOT	BT	2/13/02
7	Policy/Coverage	POLP	Policy Payout Information	Company ID Policy ID Payout Number	24	How are policy payouts currently handled? Yes - there are articles on the PC that have matured but these payments are done manually now and will continue to be done manually. Is there any information to mechanically convert? No.		BT	2/13/02

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9	Policy/Coverage	POLY	Policy Tax Information	Company ID Policy ID	58	<p>This table contains policy tax related information. One record for each policy is stored on this table.</p> <p>There are several tax related fields in the POLY table. Do we think that any of these fields need to be populated upon conversion? Yes</p> <p>At dummy POLY entry with at least the remaining fields will need to be created to calculate the gain on future surrenders.</p> <p>Martin will provide guidance on which other fields will need to be populated.</p>		LF5URR others?	BT	2/13/02
8	Policy/Coverage	POLY	Policy Writing Agents	Company ID Policy ID Agent ID	6	<p>What file should these records be converted from? Use Agent Interest trailer - this is for production credit.</p>		ACTINT	BT	2/13/02
10	Policy/Coverage	CNTX new table in 6.3	Contribution Transaction	?	<p>This table provides the details of policy contributions. In addition to the amount, information includes the type of contribution, the client making the contribution, the tax year, and the reporting status. A contribution may be related to a Cash Allocation Activity record and a country-specific reporting record.</p> <p>This appears to be used for contribution limits on qualified investments. Are there any policies that are qualified such as IRAs?</p> <p>Yes, have some in addition to annuities on PC but a small number. Carry to research details. 111 qualified policies found including HR-10, TSA, IRA with life insurance.</p> <p>If so, do we think these table entries need to be created?</p> <p>May need to populate to create correct 5498 tax forms.</p> <p>CNTX is used to track contributions to qualified annuities in 6.3 according to the answer Martin Hau received from Solcorp Development.</p>	1) Do not mechanically populate the Ingenium table.		BT	2/13/02	
11	Policy/Coverage	CVG	Base Coverage Information	Company ID Policy ID Coverage Number	108			EXTLFE TRRDRR SLPBRN Commission History EFF-BASE UUF-BASE AHMAST CANFILE LFSURR LFRNGR Del Annuities	BT	2/13/02
12	Policy/Coverage	CVGA	Coverage Agent Information	Company ID Policy ID Coverage Number Agent ID	18			AGINT	BT	2/13/02

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13	Policy/Coverage	CV90	Coverage Client Information	Company ID Policy ID Coverage Number Client Relationship Type Client ID	9		IPACCL Group Life	BT	2/15/02
14	Policy/Coverage	CV90	Coverage Duration Information	Company ID Policy ID Coverage Number Coverage Duration	17	1) This table is only used on UL policies where curative payments, loans and commissions need to be stored by duration for future calculations. Are there any such policies? No such policies.	1) Do not mechanically populate the Ingenium table.	BT	2/15/02
15	Policy/Coverage	RL	Client/Policy Relationship Info	Company ID Client ID System ID System Reference ID Relationship Type Code	9	1) This table can be generated by running an Ingenium base system batch job, after all of the policy and coverage table entries have first been populated. Martin will verify that the batch job will exist.	1) Do not mechanically populate the Ingenium table.	BT	2/15/02
16	Policy/Coverage	QT	Immediate Annuity Quote Info	Company ID Quote Code Quote Number	80	1) Are there any policies which are life annuity type products? These would be annuity products where the scheduled payout amounts are based on mortality factors. YES 2) If so, where would the calculated payout amount be stored in the CFO system? DO NOT CONVERT	1) Do not mechanically populate the Ingenium table. There are not enough policies to convert so a the decision was made to handle manually.	BT	2/15/02
17	Policy/Coverage	ENST	Enhancement History Info	Company ID Policy ID Coverage Number Enhancement Date	10	1) In the Ingenium system, enhancement refers to policies where the face amount changes automatically over time. 2) Are there any traditional policies that have increasing or decreasing face amounts? Yes 3) Is there any data in CFO or related files from which to populate this table? No	1) Do not mechanically populate the Ingenium table.	BT	2/15/02